

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: REYES, JOSE D

Case No. 09-23020

Chapter 7

\_\_\_\_\_  
Debtor

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

BRADLEY J. WALLER, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$215,400.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$0.00</u>
Total Distribution to Claimants: <u>\$4,547.84</u>	Claims Discharged Without Payment: <u>\$480,901.93</u>
Total Expenses of Administration: <u>\$1,505.21</u>	

3) Total gross receipts of \$ 6,053.05 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$6,053.05 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,505.21	1,505.21	1,505.21
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	485,449.77	485,449.77	4,547.84
<b>TOTAL DISBURSEMENTS</b>	\$0.00	\$486,954.98	\$486,954.98	\$6,053.05

4) This case was originally filed under Chapter 7 on June 24, 2009.  
The case was pending for 29 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/12/2011 By: /s/BRADLEY J. WALLER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
estimated, anticipated commission from Chicago B	1129-000	1,639.32
Debtor's joint 2008 federal tax return	1124-000	4,409.00
Interest Income	1270-000	4.73
<b>TOTAL GROSS RECEIPTS</b>		<b>\$6,053.05</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			
<b>TOTAL SECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BRADLEY J. WALLER	2100-000	N/A	1,355.31	1,355.31	1,355.31
BRADLEY J. WALLER	2200-000	N/A	108.50	108.50	108.50
The Bank of New York Mellon	2600-000	N/A	16.40	16.40	16.40

The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	1,505.21	1,505.21	1,505.21

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	TARGET NATIONAL BANK	7100-000	N/A	2,807.33	2,807.33	26.31
2	Maywood Proviso trust no 4486	7100-000	N/A	248,654.13	248,654.13	2,329.47
3	HSW Financial Recovery LLC	7100-000	N/A	20,669.02	20,669.02	193.63
4	PYOD LLC its successors and assigns - Citibank	7100-000	N/A	2,318.98	2,318.98	21.72
5	JP Morgan Chase Bank, NA	7100-000	N/A	211,000.31	211,000.31	1,976.71
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			0.00	485,449.77	485,449.77	4,547.84

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-23020

Trustee: (330500) BRADLEY J. WALLER

Case Name: REYES, JOSE D

Filed (f) or Converted (c): 06/24/09 (f)

§341(a) Meeting Date: 08/24/09

Period Ending: 12/12/11

Claims Bar Date: 01/27/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Residence, 105 Country Court, Bolingbrook	205,000.00	0.00	DA	0.00	FA
2	Goods and furnishings	2,000.00	0.00	DA	0.00	FA
3	clothing	500.00	0.00	DA	0.00	FA
4	wristwatch, wedding ring	500.00	0.00	DA	0.00	FA
5	handgun	400.00	0.00	DA	0.00	FA
6	Debtor and his wife received and are in possessi	Unknown	0.00	DA	0.00	FA
7	estimated, anticipated commission from Chicago B	4,000.00	1,639.32	DA	1,639.32	FA
8	Debtor's joint 2008 federal tax return	Unknown	6,000.00		4,409.00	FA
9	2002 Chevrolet Tahoe, co-owned with Solar Deburrr	3,000.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		4.73	FA
10	Assets Totals (Excluding unknown values)	\$215,400.00	\$7,639.32		\$6,053.05	\$0.00

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): October 12, 2011 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-23020

Case Name: REYES, JOSE D

Taxpayer ID #: \*\*-\*\*\*8442

Period Ending: 12/12/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*47-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
09/11/09	{8}	United States Treasury	2008 Tax Refnd	1124-000	6,909.00		6,909.00
09/30/09	{7}	Azteca - 26th Street Currency Exchange, Inc.	Commisions	1129-000	1,639.32		8,548.32
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		8,548.47
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.34		8,548.81
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.36		8,549.17
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.36		8,549.53
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.33		8,549.86
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.32		8,550.18
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.38		8,550.56
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.05		8,550.61
04/06/10		Wire out to BNYM account 9200*****4765	Wire out to BNYM account 9200*****4765	9999-000	-8,550.61		0.00

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	-8,550.61	0.00	
<b>Subtotal</b>	<b>8,550.61</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$8,550.61</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-23020

Case Name: REYES, JOSE D

Taxpayer ID #: \*\*-\*\*\*8442

Period Ending: 12/12/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*47-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****4765	Wire in from JPMorgan Chase Bank, N.A. account *****4765	9999-000	8,550.61		8,550.61
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.40		8,551.01
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.51		8,551.52
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.50		8,552.02
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.50		8,552.52
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.51		8,553.03
09/13/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.02		8,553.05
09/13/10		To Account #9200*****4766		9999-000		8,553.05	0.00

<b>ACCOUNT TOTALS</b>	<b>8,553.05</b>	<b>8,553.05</b>	<b>\$0.00</b>
Less: Bank Transfers	8,550.61	8,553.05	
<b>Subtotal</b>	<b>2.44</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$2.44</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-23020

Case Name: REYES, JOSE D

Taxpayer ID #: \*\*-\*\*\*8442

Period Ending: 12/12/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*47-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/13/10		From Account #9200*****4765		9999-000	8,553.05		8,553.05
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		16.40	8,536.65
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	8,511.65
09/21/11	101 {8}	Marciela Reyes	per court order of 08/12/2011	1124-000	-2,500.00		6,011.65
11/04/11	102	BRADLEY J. WALLER	Dividend paid 100.00% on \$108.50, Trustee Expenses; Reference:	2200-000		108.50	5,903.15
11/04/11	103	BRADLEY J. WALLER	Dividend paid 100.00% on \$1,355.31, Trustee Compensation; Reference:	2100-000		1,355.31	4,547.84
11/04/11	104	TARGET NATIONAL BANK	Dividend paid 0.93% on \$2,807.33; Claim# 1; Filed: \$2,807.33; Reference:	7100-000		26.31	4,521.53
11/04/11	105	Maywood Proviso trust no 4486	Dividend paid 0.93% on \$248,654.13; Claim# 2; Filed: \$248,654.13; Reference:	7100-000		2,329.47	2,192.06
11/04/11	106	HSW Financial Recovery LLC	Dividend paid 0.93% on \$20,669.02; Claim# 3; Filed: \$20,669.02; Reference:	7100-000		193.63	1,998.43
11/04/11	107	PYOD LLC its successors and assigns - Citibank	Dividend paid 0.93% on \$2,318.98; Claim# 4; Filed: \$2,318.98; Reference:	7100-000		21.72	1,976.71
11/04/11	108	JP Morgan Chase Bank, NA	Dividend paid 0.93% on \$211,000.31; Claim# 5; Filed: \$211,000.31; Reference:	7100-000		1,976.71	0.00

<b>ACCOUNT TOTALS</b>	<b>6,053.05</b>	<b>6,053.05</b>	<b>\$0.00</b>
Less: Bank Transfers	8,553.05	0.00	
<b>Subtotal</b>	<b>-2,500.00</b>	<b>6,053.05</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$-2,500.00</b>	<b>\$6,053.05</b>	

Net Receipts :	6,053.05
Net Estate :	\$6,053.05

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****47-65	8,550.61	0.00	0.00
MMA # 9200-*****47-65	2.44	0.00	0.00
Checking # 9200-*****47-66	-2,500.00	6,053.05	0.00
	<b>\$6,053.05</b>	<b>\$6,053.05</b>	<b>\$0.00</b>